

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Donald I. Buchter  
Debra M Buchter  
Debtors

Case No. 16-02949-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 21, 2021

User: AutoDocke  
Form ID: 3180WJ2

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

**Symbol Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ Donald I. Buchter, Debra M Buchter, 135 Shady Lane, Landisburg, PA 17040-8135
4812668	+ Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4812671	+ Bureau Of Account Mana, 3607 Rosemont Ave Ste 50, Camp Hill, PA 17011-6943
4812674	+ Commonwealth Financial Systems, 245 Main St, Dickson City, PA 18519-1641
4859119	+ Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
4812676	+ Rushmore Loan Mgmt Ser, 7515 Irvine Center Dr Ste 100, Irvine, CA 92618-2930
5400814	U.S. Bank National Association, et al., C/O Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708
5400815	+ U.S. Bank National Association, et al., C/O Rushmore Loan Management Services, P.O. Box 52708, Irvine, CA 92619-2708, U.S. Bank National Association, et al. C/O Rushmore Loan Management Services 92619-2708
5292395	+ Wilmington Savings Fund Society, FSB, d/b/a Christ, c/o Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 21 2021 22:43:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
4820889	EDI: GMACFS.COM	Oct 21 2021 22:43:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
4812667	+ EDI: GMACFS.COM	Oct 21 2021 22:43:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
4812670	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Oct 21 2021 18:43:00	Berks Credit & Collections, Po Box 329, Temple, PA 19560-0329
4812672	+ Email/Text: csdlclientservices@cboflanc.com	Oct 21 2021 18:43:00	Cb Lancaster, 218 West Orange St, Lancaster, PA 17603-3746
4825890	Email/PDF: resurgentbknotifications@resurgent.com	Oct 21 2021 18:52:11	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
4812675	EDI: PRA.COM	Oct 21 2021 22:43:00	Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5160326	EDI: PRA.COM	Oct 21 2021 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
5160327	EDI: PRA.COM	Oct 21 2021 22:43:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
4855203	EDI: PRA.COM	Oct 21 2021 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4813731	EDI: PENNDEPTREV	Oct 21 2021 22:43:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946

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4813731 Email/Text: RVSVCBICNOTICE1@state.pa.us

Oct 21 2021 18:43:00

Pennsylvania Department of Revenue, Bankruptcy  
division, P O Box 280946, Harrisburg P A  
17128-0946

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Rushmore Loan Management Services LLC
4812669	*+	Apex Asset, 2501 Oregon Pike, Lancaster, PA 17601-4890
4812673	*+	Cb Lancaster, 218 West Orange St, Lancaster, PA 17603-3746

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2021 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust bkgroup@kmlawgroup.com
Joshua I Goldman	on behalf of Creditor M&T BANK josh.goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
Nicholas G. Platt	on behalf of Debtor 1 Donald I. Buchter ngp@mooney4law.com plattnr61895@notify.bestcase.com
Nicholas G. Platt	on behalf of Debtor 2 Debra M Buchter ngp@mooney4law.com plattnr61895@notify.bestcase.com
Rebecca Ann Solarz	on behalf of Creditor U.S. Bank National Association not in its individual capacity but solely as trustee for the RMAC Trust, Series 2016-CTT bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Carlsbad Funding Mortgage Trust bkgroup@kmlawgroup.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

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**Information to identify the case:**

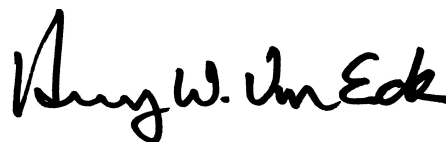
Debtor 1	<b>Donald I. Buchter</b>	Social Security number or ITIN	xxx-xx-3204
	First Name Middle Name Last Name	EIN	--
Debtor 2	<b>Debra M Buchter</b>	Social Security number or ITIN	xxx-xx-1305
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	<b>1:16-bk-02949-HWV</b>		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Debra M Buchter

10/21/21**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: Joan Goodling, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**